

Fill in this information to identify the case:

Debtor 1 Mary Frances Hargett

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of North Carolina

Case number 19-51280

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account: 1 1 8 1

Date of payment change: 06/22/2021
Must be at least 21 days after date of this notice

New total payment: \$ 350.26
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 206.73New escrow payment: \$ 225.33**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Mary Frances Hargett
First Name Middle Name Last Name

Case number (if known) 19-51280

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Stephanie Vonglakhone
Signature

Date 4/30/21

Print: Stephanie Vonglakhone
First Name Middle Name Last Name

Title Bankruptcy Account Representative

Company SN Servicing Corporation

Address 323 Fifth Street
Number Street
Eureka CA 95501
City State ZIP Code

Contact phone (800) 603-0836

Email SVonglakhone@sns.com



(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

MARY HARGETT
3735 STALLINGS RD
HARRISBURG NC 28075

Analysis Date: April 09, 2021

Property Address: 3735 STALLINGS ROAD HARRISBURG, NC 28075

Final
Loan: 1181

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from Jan 2021 to May 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:		Effective Jun 22, 2021:	
Principal & Interest Pmt:			124.93		124.93	
Escrow Payment:			206.73		225.33	
Other Funds Payment:			0.00		0.00	
Assistance Payment (-):			0.00		0.00	
Reserve Acct Payment:			0.00		0.00	
Total Payment:			\$331.66		\$350.26	

Escrow Balance Calculation		
Due Date:		Apr 22, 2021
Escrow Balance:		1,487.16
Anticipated Pmts to Escrow:		413.46
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		\$1,900.62

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	2,222.83
Jan 2021		492.45			*	0.00	2,715.28
Feb 2021				1,392.00	* Homeowners Policy	0.00	1,323.28
Mar 2021		163.88			* Escrow Only Payment	0.00	1,487.16
					Anticipated Transactions	0.00	1,487.16
Apr 2021		206.73					1,693.89
May 2021		206.73					1,900.62
	\$0.00	\$1,069.79	\$0.00	\$1,392.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 0.00. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

Analysis Date: April 09, 2021
 Borrower: MARY HARGETT

Final
 Loan: 1181

**Annual Escrow Account Disclosure Statement
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,900.62	1,351.97
Jun 2021	225.33			2,125.95	1,577.30
Jul 2021	225.33			2,351.28	1,802.63
Aug 2021	225.33			2,576.61	2,027.96
Sep 2021	225.33			2,801.94	2,253.29
Oct 2021	225.33	1,311.95	County Tax	1,715.32	1,166.67
Nov 2021	225.33			1,940.65	1,392.00
Dec 2021	225.33			2,165.98	1,617.33
Jan 2022	225.33	1,392.00	Homeowners Policy	999.31	450.66
Feb 2022	225.33			1,224.64	675.99
Mar 2022	225.33			1,449.97	901.32
Apr 2022	225.33			1,675.30	1,126.65
May 2022	225.33			1,900.63	1,351.98
	<u>\$2,703.96</u>	<u>\$2,703.95</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 450.66. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 450.66 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,900.62. Your starting balance (escrow balance required) according to this analysis should be \$1,351.97. This means you have a surplus of 548.65. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 2,703.95. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Analysis Date: April 09, 2021

Borrower: MARY HARGETT

Final

Loan: 1181

New Escrow Payment Calculation

Unadjusted Escrow Payment	225.33
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$225.33</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
WINSTON-SALEM DIVISION

IN RE:

MARY FRANCES HARGETT

Debtor

CASE NO 19-51280

Chapter 13

CERTIFICATE OF SERVICE

The undersigned certifies that this day a copy of the Notice of Mortgage Payment Change filed on April 30, 2021, was served upon the person listed below by mailing a copy of the same, properly addressed and postage prepaid via the United States Postal Service.

Mary Frances Hargett
3735 Stallings Road
Harrisburg, NC 28075

Kristen Scott Narone
PO Box 1394
Concord, NC 28026-1394

Kathryn L. Bringle
P.O. Box 2115
Winston-Salem, NC 27102-2115

DATED: April 30, 2021.

/s/ John W. Fletcher III
N.C. State Bar No. 15503
Henderson, Nystrom, Fletcher, Tydings, Williams-Tray & Gott, PLLC
831 East Morehead Street, Suite 255
Charlotte, NC 28202
(704) 334-3400
jfletcher@hnftlaw.com
jgilleland@hnftlaw.com